

BIOGRAPHY



David Shoemaker,
CPA/PFS, CFP®
Memphis, TN

8000 Centerview Parkway
Suite 525
Memphis, TN 38018

1.901.754.4924 direct
1.901.754.3375 fax

david.shoemaker
@clark-consulting.com

David Shoemaker became affiliated with Clark Consulting in 1995, bringing to the company nearly 20 years of consulting experience within the financial services industry. Among the positions Mr. Shoemaker held prior to joining Clark Consulting were co-founder and chief operating officer of a bank consulting company, vice president of research for an investment banking firm, and senior manager for a "Big Four" accounting firm. This unique experience has deepened his understanding of the factors executives and directors must consider when making strategic investment and benefit decisions.

Mr. Shoemaker specializes in the design and implementation of compensation and nonqualified benefit plans for officers and directors of financial institutions. He works with banks to develop an understanding of current and long-term needs; provides an analysis of existing compensation and benefit practices; and then prepares recommendations that address impact on cash flows, earnings, shareholder value and other bank objectives to facilitate board approval. Mr. Shoemaker also works with bank accountants, attorneys and consultants to provide a coordinated financial strategy utilizing bank-owned life insurance (BOLI) to minimize the impact of plan costs on earnings.

Mr. Shoemaker has authored articles for a number of trade journals, including *The Tennessee Banker*, *The Times* (a publication of the Pennsylvania Bankers Association) and *The Savings and Community Banker of America*. He also has spoken at many local, state, and national educational symposiums. Mr. Shoemaker graduated at the top of his class from the University of Tennessee in accounting. He is a Certified Public Accountant (CPA), CERTIFIED FINANCIAL PLANNER® (CFP®), has passed the series 7 and 63 qualifying exams with the Financial Industry Regulatory Authority (FINRA), and is a licensed insurance representative. In addition, he holds the Personal Financial Specialist designation (PFS) awarded by the American Institute of Certified Public Accountants and is a member of its Personal Financial Planning Division. Mr. Shoemaker is also a member of the financial institutions committee of the Tennessee Society of Certified Public Accountants.